

HEADQUARTERS PERSONNEL – NASHVILLE

Doreen Abbott, Assistant Commissioner
Trevor Williams, Safety and Soundness Manager
Alica Owen, Financial Analyst

EXAMINATION PERSONNEL

WEST/MIDDLE TENNESSEE DISTRICT

Randall Means, CSCUES, V, Supervisor
Tom Harper, CSCUE, IV
Robert Heisse, I
Rosalyn Miller, II
Dana Owen, CFE, CEIC, ACISE, IV

EAST TENNESSEE DISTRICT

John Shires, CSCUES, IV, Supervisor
Bill Cave, CFE, CEIC, CSCUE, IV
Shane Hardin, CFE, CSCUE, IV
Dwight Ward, III

[CREDIT UNION DIVISION NARRATIVE]

The **Credit Union Division** is responsible for the supervision and examination of each state-chartered credit union and one corporate credit union. Examiners perform safety and soundness examinations of each state-chartered credit union and Volunteer Corporate Credit Union to determine compliance with governing laws and regulations. In addition, they perform evaluations of each credit union's assets, liabilities, income and expenses in order to assess the solvency of the credit union. Examiners also perform investigations as a result of complaints filed with the Department's Consumer Resources Division. During 2005, the Credit Union Division was recertified for another five-year period and remains accredited by the National Association of the State Credit Union Supervisors (NASCUS). This Certification Program provides recognition to exemplary state credit union examiners and encourages continued professional development through the certification's required continuing education hours.

The Credit Union Division conducts a voluntary survey at the conclusion of each examination to measure the overall efficiency and effectiveness of the examination and to determine the adequacy of communication skills. In order to ensure the confidentiality and the integrity of this process, data accumulation and summary reports are prepared by an independent third party. The results of the survey reveal that credit unions agree that the examination process continues to meet its needs.

Overall, state-chartered credit unions remain well operated financial institutions that are insured by the National Credit Union Share Insurance Fund (NCUSIF) and performance for the coming year is expected to remain satisfactory.

CREDIT UNIONS INFORMATION AT A GLANCE:

- 121 Credit Unions regulated compared to 126 reported for 2004, with \$5.6 billion in assets generating a 1.0 percent growth increase during the past 12 months.
- Capitalizations: Net worth totaled 13.7 percent of assets compared to 13.04 percent in 2004.
- Delinquency and Charge Off Return Assets totaled 1.07 percent.

INDIVIDUAL MEMBERSHIP AND SERVICES:

- Eastman Credit Union (Kingsport) had \$1.5 billion in total assets.
- Langston Bag Company Employee Savings Association (Memphis): \$48,000 in total assets.

CORPORATE CREDIT UNION (Both State and Federal):

- Volunteer Corporate Credit Union had \$884 million in assets servicing more than 200 member credit unions in Tennessee while continually meeting the state's financial needs.

CREDIT UNION DIVISION CORPORATE REORGANIZATIONS

MERGERS

- Yat Employees Credit Union in Lenoir City, TN merged into Foothills Federal Credit Union in Loudon, TN (September 2004)
- CARTA Employees Credit Union in Chattanooga, TN merged into Southern Credit Union in Chattanooga, TN (October 2004)
- Maury Progressive Credit Union in Columbia, TN merged into AEDC Federal Credit Union in Tullahoma, TN (January 2005)
- Golden Circle Credit Union in Jackson, TN merged into Southeast Financial Federal Credit Union in Nashville, TN (January 2005)

NAME CHANGES

- U.S. Courthouse Credit Union in Nashville, TN, changed to U.S. Community Credit Union (January 2005)
- Maury Educators' Community Credit Union in Columbia, TN changed to First Community Credit Union (April 2005)
- M.P.D. Employees Credit Union of Nashville, TN changed to M.P.D. Community Credit Union (May 2005)

CHARTER CONVERSIONS

- New South Credit Union in Knoxville, TN field of membership converted from multi-occupational/associational to community-based (August 2004)

- U.S. Courthouse Credit Union in Nashville, TN field of membership converted from multi-occupational/associational to community-based (November 2004)
- Lakeside Employees Credit Union in New Johnsonville, TN field of membership converted from multi-occupational/associational to community-based (February 2005)
- M.P.D. Employees Credit Union in Nashville, TN field of membership converted from multi-occupational/associational to community-based (April 2005)

FIELD OF MEMBERSHIP EXPANSIONS

- First South Credit Union in Bartlett, TN expanded its field of membership to include DeSoto, Marshall, Tate and Tunica counties in Mississippi which represents the portion of the Memphis Metropolitan Statistical Area located in Mississippi (October 2004)
- Eastman Credit Union in Kingsport, TN expanded its field of membership to include an investment area which consists of Gregg and Harrison counties in Texas (November 2004)
- Leaders Credit Union in Jackson, TN expanded its field of membership to include an underserved area consisting of 12 contiguous census tracts in Madison County, TN (December 2004)
- Employees Resources Credit Union in Lawrenceburg, TN expanded its field of membership to include Giles and Wayne counties in Tennessee (May 2005)

Tennessee State-Chartered Credit Unions

KEY RATIOS

Ratio Description	June 2004	June 2005
CAPITAL ADEQUACY:		
Net Worth/Total Assets	12.91	13.17
Total Delinquent Loans/Net Worth	2.85	2.69
Solvency Evaluation (Estimated)	115.29	115.75
Classified Assets (Estimated)/Net Worth	3.50	3.46
ASSET QUALITY:		
Delinquent Loans/Total Loans	0.62	0.58
Net Charge-Offs/Average Loans	0.42	0.41
Fair (Market) Value/Book Value(HTM invests)	98.73	99.02
Accumulated Unreal G-L On AFS/CST of Invest AFS	-1.75	-1.29
Delinquent Loans/ Assets	0.37	0.35
EARNINGS:		
Return on Average Assets	0.86	1.07
Gross Income/Average Assests	5.93	6.08
Yield on Average Loans	6.65	6.30
Yield on Average Investments	2.51	2.94
Cost of Funds/ Average Assets	1.40	1.49
Net Margin/ Average Assets	4.52	4.58
Operating Expense/ Average Assets	3.52	3.26
Provision for Loan and Lease Losses/ Average Assets	0.24	0.26
Net Interest Margin/Average Assets	3.44	3.36
Operating Expenses/ Gross Income	59.42	53.63
Fixed Assets Including FRAs/Total Assets	2.08	2.37
Net Operation Expenses/ Average Assets	2.71	2.32
ASSET/LIABILITY MANAGEMENT:		
Net Long-Term Assets/Total Assets	27.40	25.65
Regular Shares/Total Shares & Borrowings	32.27	31.13
Total Loans/Total Shares	71.11	74.17
Total Loans/Total Assets	59.02	61.39
Cash and Short-Term Investments/ Assets	17.68	17.52
Total Share Deposits and Borrowings/ Earning Assets	90.54	90.78
Regular Shares and Share Drafts/Total Shares and Borrowings	42.12	42.01
Borrowings/Total Shares and Net Worth	3.66	3.53

Tennessee State-Chartered Credit Unions

KEY RATIOS

Ratio Description	June 2004	June 2005
PRODUCTIVITY:		
Members/Potential Members	13.55	10.80
Borrowers/Members	47.35	47.46
Members/Full Time Employees	361.82	359.33
Average Shares Per Members	\$5,894	\$6,133
Average Loan Balance	\$8,850	\$9,583
Salary and Benefits/Full Time Employee	\$46,820	\$45,020
OTHER RATIOS:		
Net Worth Growth	6.82	-0.75
Market (Share) Growth	5.49	-0.82
Loan Growth	3.12	1.01
Asset Growth	4.87	-0.34
Investment Growth	10.18	-5.24

Tennessee State-Chartered Credit Unions

CONSOLIDATED BALANCE SHEET

	June 2004	June 2005	% Change
ASSETS			
CASH:			
Cash on Hand	69,609,995	68,028,296	-2.27%
Cash on Deposit	393,699,036	344,159,653	-12.58%
Cash Equivalents	68,426,765	70,834,689	3.52%
Total Cash	\$531,735,796	\$483,022,638	-9.16%
INVESTMENTS:			
Trading Securities	0	0	N/A
Available for Sale Securities	702,597,299	590,880,139	-15.90%
Held-to-Maturity Securities	317,613,353	342,210,448	7.74%
Deposits in Commercial Banks, S & Ls, Savings Banks	354,410,105	333,599,920	-5.87%
Total MCSD and PIC in Corporate	24,069,032	23,719,024	-1.45%
All Other Investments in Corporate Credit Unions	125,863,453	130,291,463	3.52%
All Other Investments	31,644,445	30,740,133	-2.86%
Total Investments	\$1,556,197,687	\$1,451,441,127	-6.73%
LOANS HELD FOR SALE	\$170,000	\$98,320	-42.16%
LOANS AND LEASES:			
Unsecured Credit Card Loans	115,661,968	117,874,810	1.91%
All Other Unsecured loans	241,088,306	233,501,170	-3.15%
New Auto Loans	496,925,705	551,404,191	10.96%
Used Auto Loans	799,019,337	816,945,789	2.24%
First Mortgage Real Estate Loans	1,168,730,803	1,220,561,659	4.43%
Other Real Estate Loans	292,647,272	315,968,273	7.97%
Leases Receivable	3,276,493	3,395,345	3.63%
Other Member Loans	143,491,842	158,791,620	10.66%
Total Loans	\$3,260,841,726	\$3,418,442,857	4.83%
ALLOWANCE FOR LOAN & LEASE LOSSES	(\$24,985,736)	(\$25,394,416)	1.64%
Foreclosed and Repossessed Assets	1,073,382	2,060,091	91.93%
Land and Building (Net of Depreciation)	90,102,635	104,490,105	15.97%
Other Fixed Assets	23,581,340	25,423,738	7.81%
Share Insurance Capitalization Deposit	40,390,898	39,987,160	-1.00%
Other Assets	46,140,267	68,989,740	49.52%
Total Assets	\$5,525,247,995	\$5,568,561,360	0.78%
TOTAL CREDIT UNIONS	126	121	-3.97%

Tennessee State-Chartered Credit Unions

CONSOLIDATED BALANCE SHEET

	June 2004	June 2005	% Change
LIABILITIES, SHARES AND EQUITY			
LIABILITIES:			
Promissory and Other Notes Payable	193,770,925	188,514,501	-2.71%
Uninsured Second Capital	100,000	95,683	-4.32%
Dividend and Interest Payable	2,962,764	3,411,727	15.15%
Accounts Payable and Liabilities	41,917,538	42,134,963	0.52%
Total Liabilities	\$238,751,227	\$234,156,874	-1.92%
SAVINGS/DEPOSITS:			
Share Drafts	470,756,634	521,520,485	10.78%
Regular Shares	1,542,280,587	1,493,644,390	-3.15%
All Other Shares and Deposits	2,572,617,585	2,593,599,383	0.82%
Total Savings/Deposits	\$4,585,654,806	\$4,608,764,258	0.50%
EQUITY:			
Undivided Earnings	479,489,139	495,046,529	3.24%
Regular Reserves	197,870,166	201,984,392	2.08%
Appropriations for Non-Conforming Investments	0	0	N/A
Other Reserves	30,302,102	25,738,624	-15.06%
Miscellaneous Equity	3,895	2,800	-28.11%
Unrealized Gains/Losses Average For Sale Securities	-12,482,036	-7,719,664	-38.15%
Other Comprehensive Income	0	65,074	100.00%
Net Income	5,658,696	10,522,473	85.95%
Equity Total	\$700,841,962	\$725,640,228	3.54%
TOTAL SAVINGS/EQUITY	\$5,286,496,768	\$5,334,404,486	0.91%
TOTAL LIABILITIES/SAVINGS/EQUITY	\$5,525,247,995	\$5,568,561,360	0.78%
NCUA INSURED SAVINGS:			
Uninsured Shares	441,743,548	489,333,112	10.77%
Uninsured Non-Member Deposits	535,988	465,926	-13.07%
Total Uninsured Shares and Deposits	442,279,536	489,799,038	10.74%
Insured Shares and Deposits	4,143,375,270	4,118,965,220	-0.59%

Tennessee State-Chartered Credit Unions

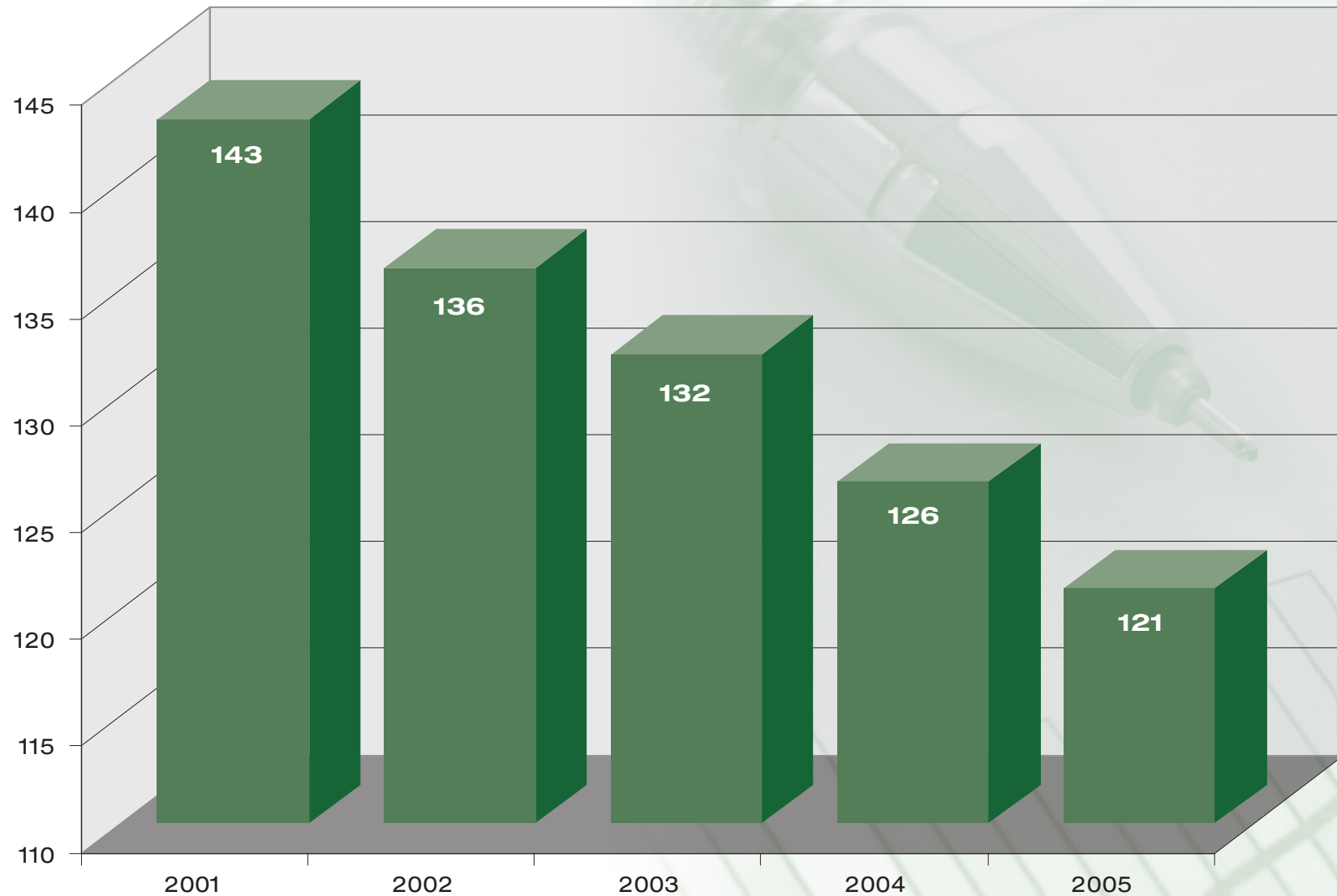
CONSOLIDATED INCOME SHEET

INCOME AND EXPENSE	June 2004	June 2005	% Change
Interest Income			
Interest on Loans	107,586,496	107,389,222	-0.18%
Less Interest Refund	(34,096.00)	(21,118.00)	-38.06%
Income from Investments	24,708,316	27,843,885	12.69%
Income from Trading	0	0	N/A
Total Interest Income	\$132,260,716	\$135,211,989	2.23%
Interest Expense			
Dividends	18,170,910	17,689,320	-2.65%
Interest on Deposits	15,517,161	19,835,360	27.83%
Interest on Borrowed Money	4,662,929	4,035,244	-13.46%
Total Interest Expense	\$38,351,000	\$41,559,924	8.37%
Provision for Loan and Lease Losses (PLLL)	\$6,625,485	\$7,375,436	11.32%
Net Interest Income after PLLL	\$87,284,231	\$86,276,629	-1.15%
Non-Interest Income			
Fee Income	22,261,386	26,085,493	17.18%
Other Operating Income	7,346,986	8,018,580	9.14%
Gain(Loss) on Investments	2,945,897	(1,245)	-100.04%
Gain(Loss) on Disposition of Assets	1,364	(9,230)	-776.69%
Other Non-Operating Income/Expense	(257,517)	240,604	-193.43%
Total Non-Interest Income	\$32,298,116	\$34,334,202	6.30%
Non-Interest Expense			
Employee Compensation and Benefits	50,343,641	47,079,363	-6.48%
Travel/Conference Expense	1,373,591	1,284,720	-6.47%
Office Occupancy	6,349,364	6,411,795	0.98%
Office Operation Expense	18,965,596	17,736,896	-6.48%
Education and Promotion	2,786,071	3,117,698	11.90%
Loan Servicing Expense	3,972,686	3,780,188	-4.85%
Professional/Outside Service	7,400,402	7,186,698	-2.89%
Member Insurance	910,660	938,220	3.03%
Operating Fees	889,236	802,457	-9.76%
Miscellaneous Operating Expense	3,191,507	2,470,321	-22.60%
Total Non-Interest Expense	\$96,182,754	\$90,808,356	-5.59%
Net Income	\$23,399,593	\$29,802,475	27.36%
Reserve Transfers			
Transfer to Regular Reserve	\$2,862,543	\$5,990,542	109.27%

Credit Union Division

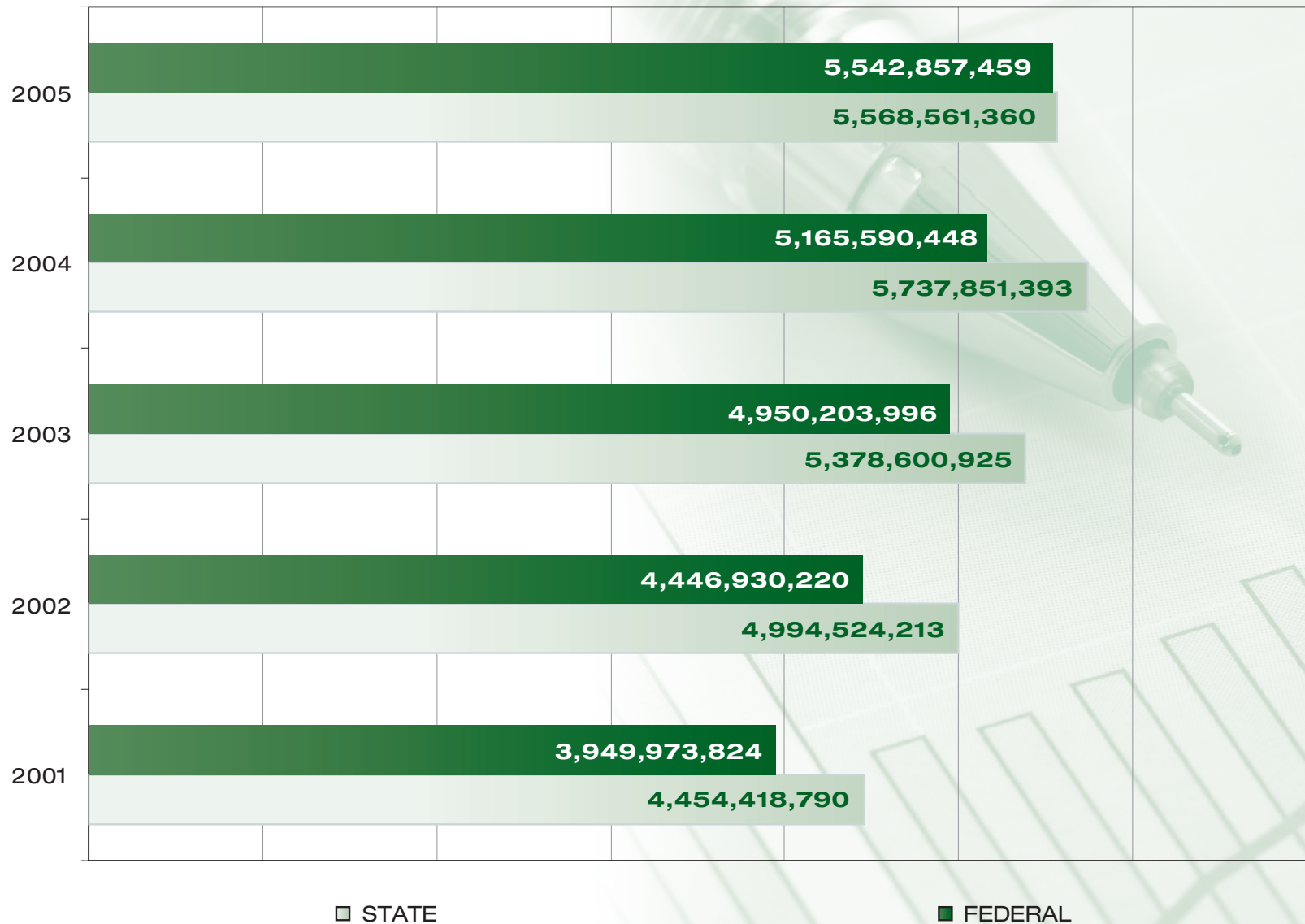
NUMBER OF STATE-CHARTERED CREDIT UNIONS IN TENNESSEE

(As of June 30, 2005)



Credit Union Division

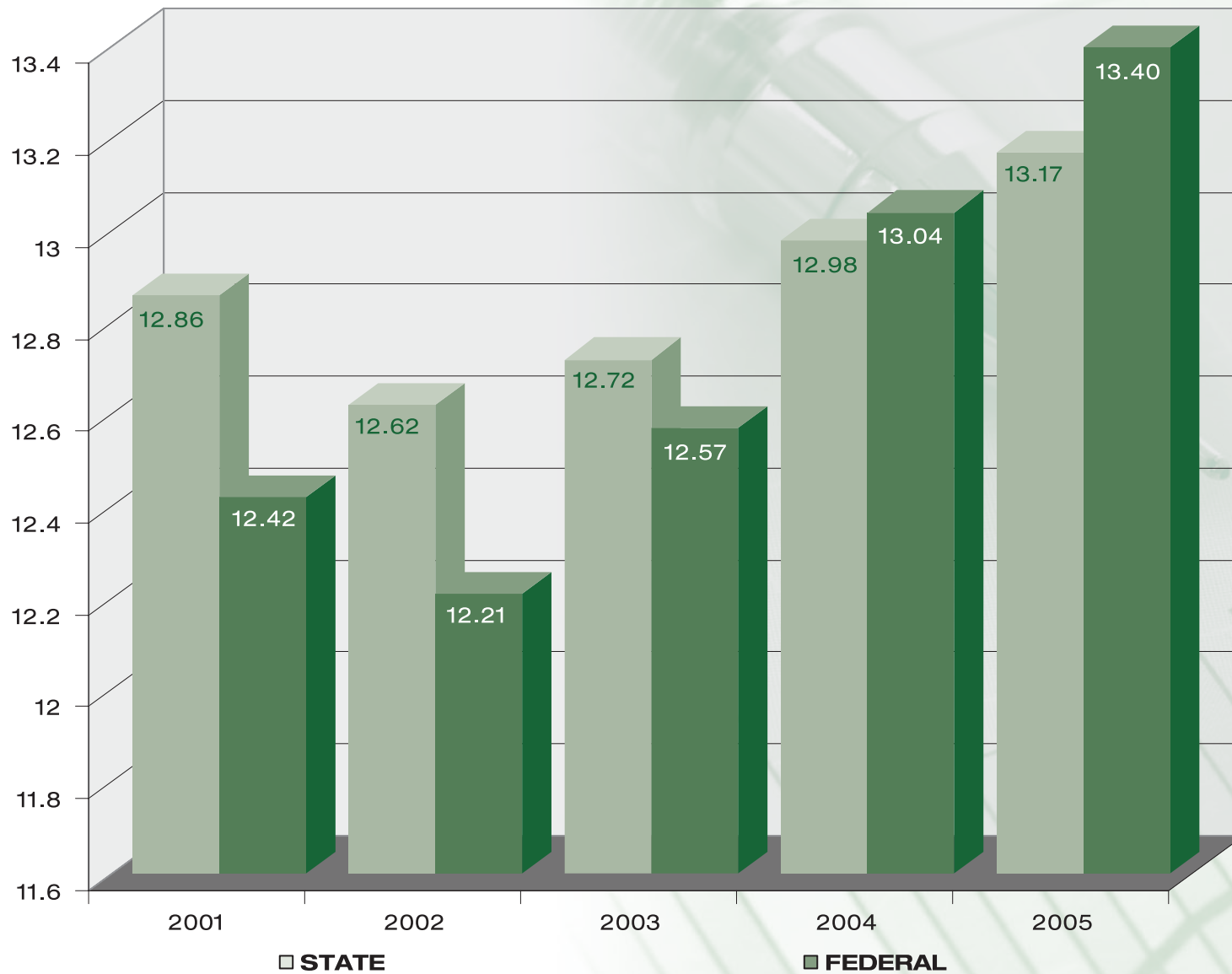
CREDIT UNION ASSETS (IN MILLIONS)



Credit Union Division

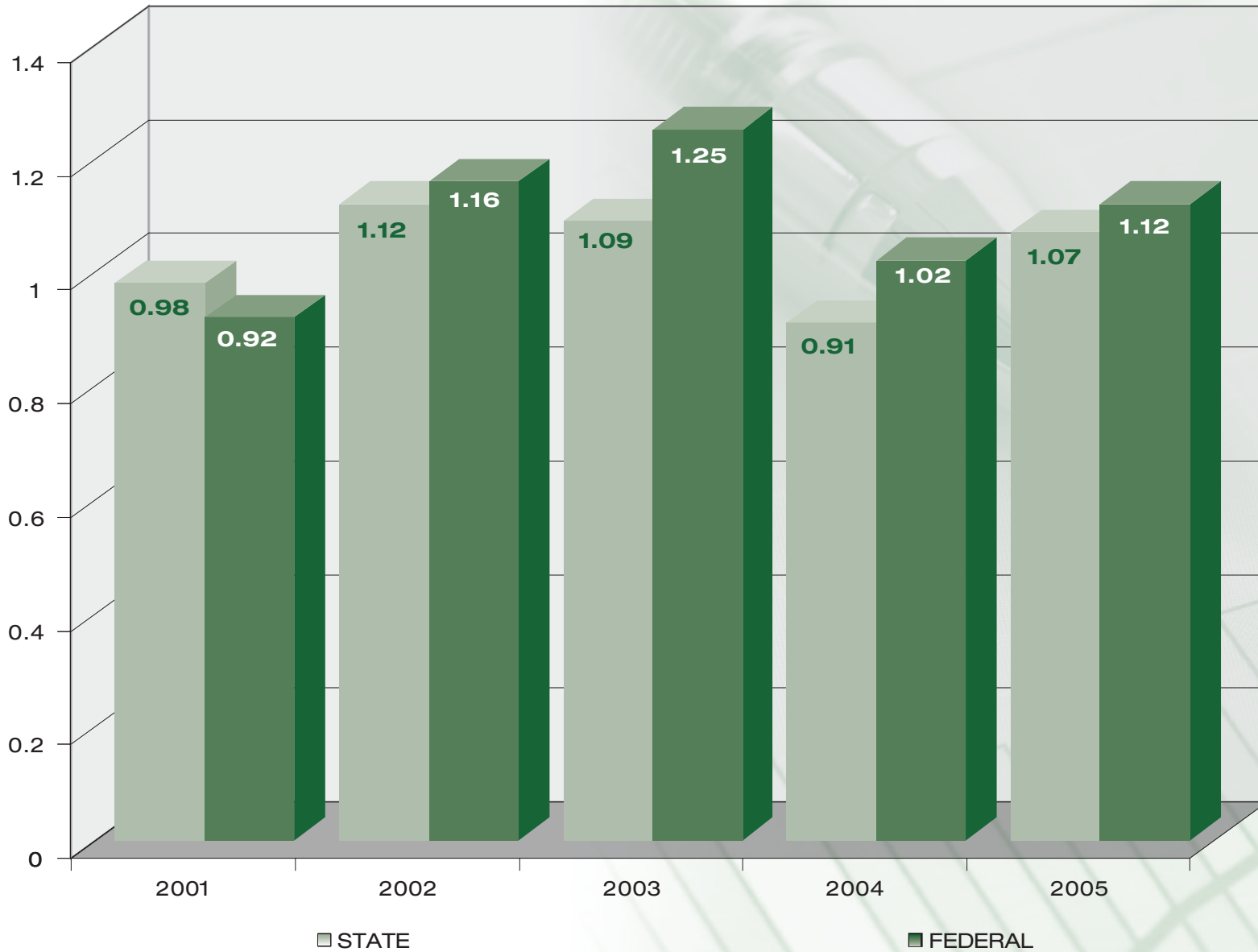
NET WORTH RATIOS

(As of June 30, 2005)



Credit Union Division

RETURN ON ASSETS



Tennessee State-Chartered Credit Unions

2005 INDIVIDUAL LISTING OF STATE-CHARTERED CREDIT UNIONS

NAME	ADDRESS	CITY	ZIP	PHONE	PRINCIPAL	YR. CHARTERED	# OF FULL TIME EMP.	# OF MEMBERS
AUB Employees	P.O. Box 689	Athens	37303	4237454501	Myrl K. Vaughn	1965	1	230
AFG Employees	P.O. Box 929	Kingsport	37662	4232297332	Darlene Winegar	1932	9	3260
Allied Printers/IBEW 846	1740 Dayton Blvd.	Chattanooga	37405	4232677609	Judy W. Maynor	1964	3	960
American Savings	3048 Harvester Ln	Memphis	38127	9013584496	William D. Kidd	1949	42	17288
American Uniform	1007 Keith St. NW	Cleveland	37311	4234722300	Cheryl B. insocre	1956	3	1634
Appliance	P.O. Box 1057	Cleveland	37364	4234795511	Bobbie M. Ross	1972	4	2313
Aqua Glass Employees	320 Industrial Park	Adamsville	38310	7316322518	Frankie Finley	1980	1	1077
Baptist Hospital	2010 Church St., Ste. 204	Nashville	37203	6152845403	Pam Tenpenny	1958	7	3669
BCBST Employees	801 Pine Street	Chattanooga	37402	4232094801	Channon M. Hamilton	1971	3	2462
Bethlehem Community Dev.	P.O. Box 2131	Chattanooga	37309	4232662384	Lawanda Prater	1998	1	582
Bowater Employees	P.O. Box 359	Calhoun	37309	4233367268	Denley C. Hines	1954	26	9910
Bradley Initiative	1075 Blythe Ave. SE	Cleveland	37311	4235591181	Denis L. Collins	2003	2	1030
Bristol TN Electric System	P.O. Box 549	Bristol	37621	4236524539	Brenda Phipps	1971	0	255
Brock Employees	P.O. Box 22427	Chattanooga	37422	4235107234	Connie L. Hamilton	1957	1	429
CEMC Employees	P.O. Box 3300	Clarksville	37043	9316452481	Lori Von Palko	1959	0	570
Chattanooga Fed Employees	P.O. Box 22205	Chattanooga	37422	4238923738	Mitchell D. Mullican	1925	8	3020
City Employees	100 E 11 St., Room 106	Chattanooga	37402	4237575210	Ralph Renegar	1954	4	2490
City Employees	1720 Western Avenue	Knoxville	37921	8658247205	Larry P. Pressley	1932	18	7098
City of Memphis	2608 Avery Avenue	Memphis	38112	9013211200	Jerry Broxterman	1959	49	18776
Collegedale	P.O. Box 2098	Collegedale	37315	4233962101	Randall White	1952	14	5639
Columbia Regional	142 Bear Creek Pike	Columbia	38401	9313886914	Rebecca Jones	1967	8	2187
Consumer	311 CCU Blvd	Greeneville	37745	4236396131	Sam Miller	1953	45	29212
Co-op Employees	P.O. Box 3003	Lavergne	37086	6157938366	Phyllis Hurt	1958	1	941
Cornerstone Financial	P.O. Box 120729	Nashville	37212	6153851616	Hank M. Flury	1962	97	27003
Covenant Health	702 19th Street	Knoxville	37916	8655411239	Rebecca Montgomery	1953	18	6815
CU for Robertson County	2416 Memorial Blvd.	Springfield	37172	6153828255	Wanda E. Mason	1968	11	4414
D.H.S	400 Deaderick Street	Nashville	37248	6153135585	Sherrie Brooks	1969	6	2906
D.O.T.	505 Deaderick St, Ste 300	Nashville	37243	6147416340	Diana Y. Tolleson	1971	3	1938
Dixie Line	567 Veritas Street	Nashville	37211	6153315121	Ron M. Crowl	1932	3	1270

Tennessee State-Chartered Credit Unions

2005 INDIVIDUAL LISTING OF STATE-CHARTERED CREDIT UNIONS

NAME	ADDRESS	CITY	ZIP	PHONE	PRINCIPAL	YR. CHARTERED	# OF FULL TIME EMP.	# OF MEMBERS
DREMCO	P.O. Box 89	Shelbyville	37162	9316844621	James H. Martin	1958	0	476
DuPont Community	P.O. Box 1058	Hixson	37343	4238756955	Kendall Foster	1954	28	13988
DuPont Memphis Plant Emp	P.O. Box 27321	Memphis	38167	9013583796	Sue Allen	1967	4	1939
Dyersburg	P.O. Box 506	Dyersburg	38025	7312860152	Sharon Davidson	1964	2	2929
Eastman	P.O. Box 1989	Kingsport	37662	4232298200	Olan O. Jones	1934	247	73445
Electric Service	P.O. Box 24117	Nashville	37202	6157473801	Teri S. Crowl	1951	11	3024
Employee Resources	P.O. Box 987	Lawrenceburg	38464	9317669288	Randall K. Hardy	1964	9	4038
Employees	1415 Murfreesboro Pike #148	Nashville	37217	6153677283	Phillip W. Elam	1934	15	6911
Employment Security	500 James Robertson, #730	Nashville	37245	6157412142	Linda Armstrong	1955	4	1999
EPB Employees	1500 McCallie Avenue	Chattanooga	37404	4236483413	Nadine M. Freeman	1954	7	2332
EPCO	P.O. Box 1219	Shelbyville	37162	9316843596	Marvin McBee	1957	40	12367
First Choice Community	100 N. 17th Street	Knoxville	37921	8656370112	James W. Willocks	1934	26	6875
First Community	5021 B-1 Trotwood Avenue	Columbia	38401	6153883689	Ronald E. Hines	1974	6	2141
First Kingsport	408 Clay Street	Kingsport	37660	4232299463	Beverly L. Boling	1932	11	3441
First South	6471 Stage Road, Ste. 200	Bartlett	38134	9013807400	Walter C. Esrael	1957	100	50463
Gallatin Steam Plant	1499 Steam Plant Road	Gallatin	37066	6154528069	Jan K. Thomason	1956	1	698
Gate Gourmet Employees	5100 Poplar Avenue	Memphis	38137	9017663600	Robert O. Smith	1969	4	3274
Gateway	202 Uffelman Drive	Clarksville	37043	9315518271	Rose Melton	1959	6	2103
Greater Eastern	2110 Mountcastle Drive	Johnson City	37604	4232834300	Vickie J. Taylor	1952	13	3820
Greeneville City Employees	310 S. Main St. Suite 3	Greeneville	37743	4236390907	Ann Hixson	1965	2	970
Greeneville Works Emp S.A.	P.O. Box 1790	Greeneville	37744	4237872419	Doris K. McAmis	1976	1	557
Happy Valley	P.O. Box 1838	Elizabethton	37644	4235426078	Billie C. Bartz	1933	11	3943
Hardin County Hospital Emp	2006 Wayne Road	Savannah	38372	9019257654	Betty Deberry	1964	0	259
Health Systems	4005 N. Broadway	Knoxville	37917	8656896152	Gail Hawkins	1953	4	1658
Healthcare Services	975 East Third Street	Chattanooga	37403	4232424728	Susan Tant	1952	10	4353
Holley	P.O. Box 398	Paris	38242	7316449031	Van Bowden	1952	10	5247

Tennessee State-Chartered Credit Unions

2005 INDIVIDUAL LISTING OF STATE-CHARTERED CREDIT UNIONS

NAME	ADDRESS	CITY	ZIP	PHONE	PRINCIPAL	YR. CHARTERED	# OF FULL TIME EMP.	# OF MEMBERS
Holliston Mills Employees	P.O. Box 478	Kingsport	37662	4233576141	Brenda Laws	1977	1	328
Holston Valley	216 West Ravine Road	Kingsport	37660	4232461922	Sam Tuell	1979	6	2319
Hurd Employees	P.O. Box 2157	Greeneville	37744	4236394371	Peggy A. Vaughn	1968	1	594
Illinois Central Employees	2005 Nonconnah Blvd, Ste 7	Memphis	38132	9013322686	Linda P. Calaway	1928	3	1660
Jack Daniel's Employees	P.O. Box 199	Lynchburg	37352	9317596157	Pamela Case	1987	4	1120
Jackson City & County Emp	263 N. Highland Drive	Jackson	38301	7314298095	Rhonda Aday	1961	4	1120
John Deere Employees	3003 Airways Blvd, Ste 709	Memphis	38131	9016455548	Jim D. Clark	1971	1	673
Johnsonville TVA Employees	209 Highway 641 N	Camden	38320	7315847238	Mike Warren	1952	22	7352
Kimberly Clark	1520 N. Second Street	Memphis	38107	9015214646	Janice W. Welch	1971	23	10252
Kingsport Press	528 W. Center Street	Kingsport	37660	4233789292	Deborah H. Salyer	1930	18	7110
Kingston TVA Employees	714 Swan Pond Road	Harriman	37748	8657172188	June M. Barlow	1954	1	748
Knox County Employees	400 Main Avenue Room 355	Knoxville	37902	8652152364	Teresa L. Brawley	1974	5	1989
Knoxville News-Sentinel Emp	P.O. Box 59038	Knoxville	37950	8653426930	Maryanne Cooper	1935	4	826
Knoxville Post Office	P.O. Box 52990	Knoxville	37950	8656882424	Linda J. Childs	1924	25	7031
Knoxville TVA Employees	301 Wall Avenue	Knoxville	37901	8655445400	Bob R. Stone	1934	174	83316
L.M.P.C.O. Emp Credit Assn	119 Hamlett Street	Lexington	38351	7319686746	Rhonda J. Sanders	1963	1	1237
Lakeside Employees	1008 Broadway Avenue	New Johnsonville	37134	9315353750	Darry F. Cole	1965	13	3796
Langston Bag Co. Emp S. A.	P.O. Box 60	Memphis	38101	9017744440	Mike Bandy	1964	0	62
Leaders	214 Oil Well Road	Jackson	38305	7316641784	Todd Swims	1957	41	15361
League Central	P.O. Box 3658	Chattanooga	37404	4236292551	William J. Cooper	1957	22	12467
Lifeway	One Lifeway Plaza	Nashville	37234	6152512089	Larry W. Stapleton, Jr.	1954	8	3708
Lowland	622 West First North Street	Morristown	37814	4235818345	Mark G. Creech	1953	29	11345
M.P.D. Community	306 Gay St., Ste 105	Nashville	37201	6152425461	Nancy J. Walker	1966	6	2133
Maryville Municipal	321 W. Broadway Avenue	Maryville	37801	8659844072	Tom Boyle	1971	2	1223
McKee Baking Co. Employ.	P.O. Box 3301	Collegedale	37315	4233963141	Lisa L. Hooper	1963	6	5071

Tennessee State-Chartered Credit Unions

2005 INDIVIDUAL LISTING OF STATE-CHARTERED CREDIT UNIONS

NAME	ADDRESS	CITY	ZIP	PHONE	PRINCIPAL	YR. CHARTERED	# OF FULL TIME EMP.	# OF MEMBERS
McNairy Co. Educational	P.O. Box 412	Selmer	38375	7316453267	Bea Kiser	1969	0	292
Meded	205 Hayes Street	Crossville	38555	9314566599	Billie Pratt	1965	8	2174
Memorial	6800 Longview Road	Chattanooga	37421	4238551770	Carol Underwood	1959	7	3145
Memphis Area Teachers'	7845 Highway 64	Memphis	38133	9013855200	Ray P. Algee	1957	177	54447
Memphis Publishing Co Emp	495 Union Avenue	Memphis	38103	9015292760	Robert B. Arick	1940	4	1385
Metropolitan Teachers	1605 Jefferson Street	Nashville	37208	6153214622	Rebecca L. Jennings	1957	0	925
N M H	3443 Dickerson Pk #G-10	Nashville	37207	6153453471	Linda Tanner	1966	4	2293
N.G.H.	1818 Albion Street	Nashville	37208	6153414455	Julie M. Shaub	1959	9	2434
Nashville Firemen's	P.O. Box 60567	Nashville	37206	6152263473	Bonnie M. Sensing	1932	4	1831
Nashville Post Office	P.O. Box 291233	Nashville	37229	6158714221	Sharon Rader	1925	17	5088
New South	3261 N. Mall Road	Knoxville	37924	8655230757	Richard Schultz	1952	13	3720
Newspaper and Printers	1100 Broadway	Nashville	37203	6152598310	Demetra O'Neal	1932	1	639
Northeast Community	980 West E. Street	Elizabethton	37643	4235473820	Kathy Campbell	1952	23	6632
O.M.C. Employees'	P.O. Box 248	Charleston	37310	4233364331	Tiffany Duncan	1969	4	1876
Olan Mills Savings Assoc.	4325 Amnicola Hwy	Chattanooga	37422	4236298440	Brenda Phelps	1959	2	841
Old Hickory Employees	P.O. Box 431	Old Hickory	37138	6158474043	Bonnette A. Dawson	1934	79	24206
Olivet Baptist	3084 Southern Avenue	Memphis	38111	9014547777	Angels McGowan	1978	0	965
P.I.A.S.	305 Plus Park Blvd.	Nashville	37217	6153609951	Brian A. Dever	1961	3	2663
Parcel Employees	3385 Airways Blvd., Ste 133	Memphis	38116	9013962132	Sarah B. Langston	1980	3	2614
Parkridge	P.O. Box 3146	Chattanooga	37404	4234931758	Jean W. Eason	1972	3	951
Pathway	P.O. Box 2035	Cleveland	37320	4234792168	Helen I. Smith	1967	2	1229
Patriot Equity	57 Directors Row	Jackson	38305	7316681155	Patsy Brockenbrough	1929	14	4422
Peoples Choice	1500 S. First Street	Union City	38261	7318854808	Robert Ransom	1971	7	3343
Porter-Cable Employees	P.O. Box 2468	Jackson	38302	7316609354	Barbara G. Bunch	1971	2	669
Postal Employees	584 South Third Street	Memphis	38126	9015265011	Elaine B. Turner	1927	12	4183
Rohm and Haas Employees	P.O. Box 591	Knoxville	37901	8656373668	William L. Jenkins	1949	0	1162
Signal Cement Workers	1201 Suck Creek Road	Chattanooga	37405	4238860800	Sandy Trewwhitt	1965	0	498
Smith & Nephew Employees	1450 E. Brooks road	Memphis	38116	9013996473	Mattie Little	1968	4	1538

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Southern	P.O. Box 3490	Chattanooga	37404	4236292578	John R. Harper	1933	8	3998
St. Thomas Hospital Emp	99 White Bridge Rd, Ste 201	Nashville	37205	6152927828	Mary Z. Coleman	1959	6	2658
Tennessee Dept. of Safety	1150 Foster Avenue	Nashville	37249	6152515145	Cathy E. Akins	1971	2	1539
Tennessee Paper Mills	1740 Dayton Blvd.	Chattanooga	37405	4232677609	Judy W. Maynor	1957	1	252
The Tennessee	P.O. Box 22881	Nashville	37202	6152441910	Betty G. Hobbs	1950	78	27130
Times Free Press	400 East 11th Street	Chattanooga	37403	4237476259	Janice Kelley	1966	1	460
Top-O-Ring Employees	104 Hartmann Drive	Lebanon	37087	6154438815	Margaret Tomlinson	1965	0	226
U.S. Community	P.O. Box 25047	Nashville	37202	6152568712	Cheryl A. Thompson	1968	49	17239
U.S.T.C. Employees	800 Harrison Street	Nashville	37203	6158804799	Jewell M. Kirby	1973	0	277
Vanderbilt University Emp	P.O. Box 128426	Nashville	37212	6159360300	Michael W. Bittle	1959	6	5859
WCG Employees	P.O. Box 284	Martin	38237	7315879521	Thomas Brewer	1962	0	303
Willis	26 Century Blvd., Ste 101	Nashville	37214	6158726380	Charles H. Cooper	1967	4	2569